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N.H. Boasts Nation's Third-Highest Insurance Rate For Children

Carsey Report Looks At Success Of New Hampshire Healthy Kids

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DURHAM, N.H. -- New Hampshire boasts the nation's third-highest health insurance rate for children (three-year averages from 2003-2005). A new brief from the Carsey Institute at the University of New Hampshire, released as the U.S. Congress discusses reauthorization of State Children's Health Insurance Program (SCHIP), finds that the New Hampshire Healthy Kids non-profit corporation is in part responsible for this success. The Healthy Kids programs depend upon SCHIP funds, so reauthorization by Congress will have a significant impact on the ability of Healthy Kids to reach the remaining 17,000 children – six percent – who are without health insurance, the brief says.

"We found that New Hampshire Healthy Kids is one of three factors responsible for achieving and maintaining the state's high insurance rate for children," said Carsey Institute senior fellow and UNH professor of sociology Sally K. Ward, who co-authored the report with Carsey research assistant Sarah Savage and Nena Stracuzzi, post-doctoral research fellow at the Carsey Institute.

Other factors contributing to New Hampshire's success in insuring children were the high rate of employer-sponsored insurance in the state (77 percent of children were insured this way, according to 2005 Census figures) and a consensus among the general public that children should be insured (86 percent of N.H. residents surveyed indicated that children without insurance should be covered by a publicly supported health insurance program).

New Hampshire Healthy Kids currently insures more than 70,000 low- and moderate-income children with three distinct programs: Healthy Kids Gold, or Medicaid; Healthy Kids Silver, for low-income families whose incomes exceed Medicaid eligibility limits; and Healthy Kids Buy-In, a non-subsidized option for families with moderate incomes. Healthy Kids Silver is the New Hampshire State Children's Health Insurance Program (SCHIP), insuring 7,000 children.

Founded as a non-profit corporation governed by a volunteer board of directors, Healthy Kids was created in 1993 with seed money from the New Hampshire state legislature. When SCHIP was enacted at the federal level in 1997, Healthy Kids was selected to implement the new program. Since 2001, the three Healthy Kids programs have given New Hampshire families greater options than families in many other states.

Current Population Survey data from the U.S. Census and Healthy Kids enrollment data provided context for New Hampshire's success and program scale. Interviews with 29 family and health professionals helped researchers understand the nuances of Healthy Kids, and two surveys conducted by the UNH Survey Center provided an understanding of the awareness, perceptions and support of Healthy Kids among New Hampshire residents and school nurses.

The researchers found that the following characteristics of Healthy Kids help account for its contribution to the state's success:

- An established track record that predated the creation of SCHIP.
- The integration of different programs under one "brand name," creating a seamless approach for families.
- The corporation's independent, nonprofit status, facilitating an innovative approach that is mission driven and strategic.
- An investment in partnerships with organizations and providers throughout the state, ranging from the Department of Health and Human Services (DHHS) to individual physicians.

"Healthy Kids has distinguished itself as a high performing, mission-driven nonprofit organization that has developed effective partnerships throughout the state to further its goal of providing insurance for all New Hampshire children," says Savage. "Yet there are also significant challenges in the future efforts to identify and enroll the remaining 17,000 children in the state who are estimated to be uninsured." The researchers make several policy suggestions to address those challenges:

- Reauthorize SCHIP at a level adequate to maintain current coverage and expand coverage for eligible children. The U.S. Congress will address the issue of the reauthorization of SCHIP in the current legislative session.
- Provide funds to support aggressive outreach. One of the success stories of Healthy Kids has been the effectiveness of its outreach efforts. Funds to support even more aggressive outreach activities would help to identify and enroll the remaining 17,000 uninsured children.
- Maintain and advance the integration of Medicaid and Healthy Kids under the Healthy Kids "brand" to build on the seamless approach to enroll eligible children and disseminate information.
- Create incentives for employer-sponsored insurance. Although New Hampshire enjoys a high rate of employer-sponsored insurance, there are indications of slippage in this type of coverage. Further reduction in employer-sponsored insurance could overwhelm the capacity of Healthy Kids programs to provide coverage.
- Provide additional state funds for the coverage of children. While Healthy Kids has a diverse funding base, it is unlikely that private sources alone would be sufficient to cover all eligible children. Given the broad support in the state for such coverage, additional state funds for health insurance for children should be a high priority.

The complete brief can be downloaded at the Carsey Institute's Web site:

www.carseyinstitute.unh.edu.

The Carsey Institute at the University of New Hampshire conducts research and analysis on the challenges facing families and communities in New Hampshire, New England, and the nation. The Carsey Institute sponsors independent, interdisciplinary research that documents trends and conditions affecting families and communities, providing valuable information and analysis to policymakers, practitioners, the media and the general public. Through this work, the Carsey Institute contributes to public dialogue on policies that encourage social mobility and sustain healthy equitable communities. The Carsey Institute was established in May 2002 with a generous gift from UNH alumna and noted television producer Marcy Carsey.

